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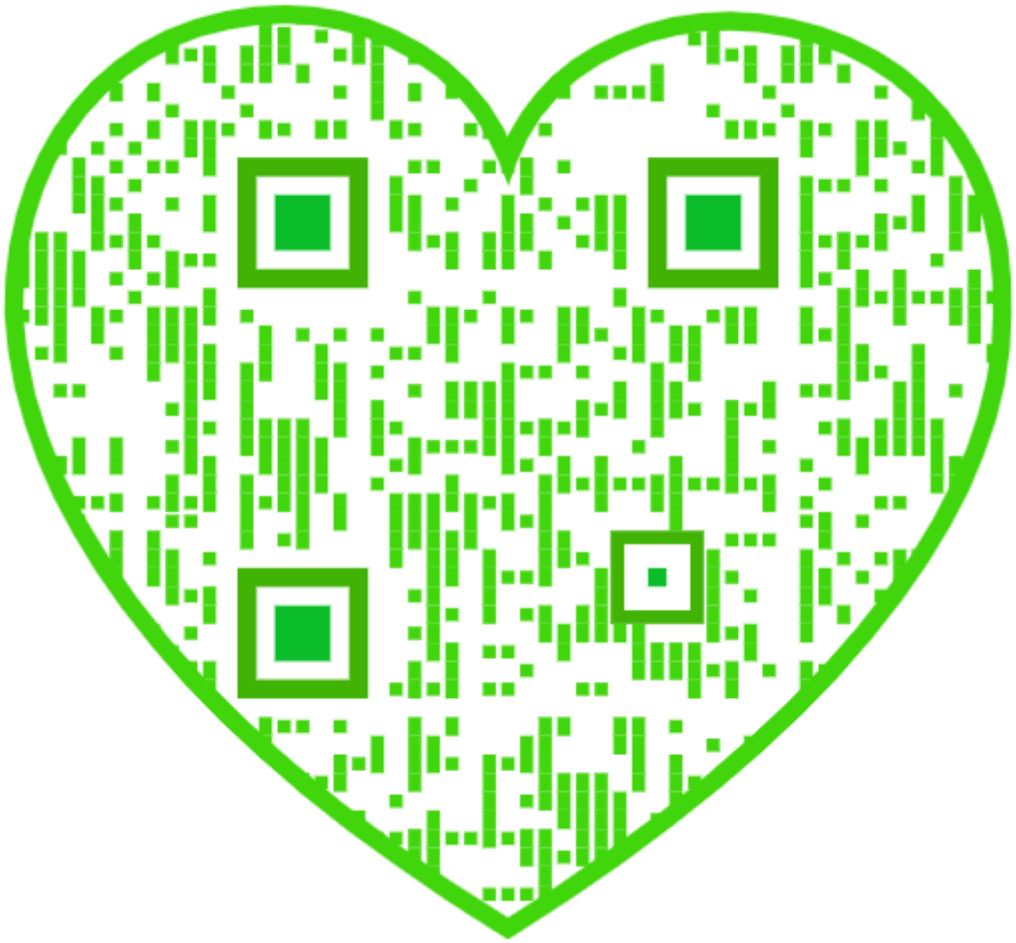

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INSTITUTE

Economics and Civics

FOR

Iowa Teachers.

L. W. PARISH, M. A.
Department of Political Science,
IOWA STATE NORMAL SCHOOL.

Institute

Economics and Civics,

FOR

Iowa Teachers.

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BY L. W. PARISH, M. A.

Department of Political Science,

IOWA STATE NORMAL SCHOOL.

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PREFACE.

OWING to the sudden demand growing out of the unexpected law requiring teachers to be examined in civics and economics, this little book has been planned, written, and printed in less than a month of time already pretty well monopolized with professional duties.

We shall therefore be grateful to have our attention called to any errors which may have resulted from this unavoidable haste.

The part on Economics is more elementary than any primer before published on the subject and is still all or more than can be mastered in a two-weeks Institute.

The Civics is mostly in outline, and, if taken in connection with the Civics furnished in the "Hand book for Iowa Teachers" provided by the State Department, will give a very good elementary idea of the governments of the United States and Iowa.

Realizing the difficulties of the task I have set myself, I offer my little book to the teachers of Iowa, asking for criticism and suggestion, and yet hoping that it may in some degree meet the needs of the rather trying emergency.

L. W. PARISH.

Cedar Falls, Iowa, May 25th, 1896.

BOOKS IN

POLITICAL ECONOMY AND CIVICS

FOR

THE EVERY-DAY TEACHER.

	Abbreviations for References.
W. Stanley Jevons'—Political Economy, pp. 134. Science Primer Series, D. Appleton & Co., N. Y.	J.
F. A. Walker's—Political Economy, Elementary Course, pp. 312. Henry Holt, New York.	W.
J. Laurence Laughlin's—Political Economy, pp. 358. American Book Co., N. Y.	L.
Robert Ellis Thompson's—Political Economy, pp. 108. Ginn & Co., Boston.	T.
Amasa Walker's—Science of Wealth. J. B. Lippincott, Phila.	A. W.
Chapin's First Principles of Political Economy. pp. 213. Sheldon & Co., N. Y.	C.
Andrews'—Manual of the Constitution. American Book Co.	A.
Chandler's—Iowa and the Nation. Flanagan, Chicago.	Ch.
Macy's—Our Government. Ginn & Co., Boston.	M.
Macy's—Iowa State Government Ginn & Co., Boston.	M. I.
McCleary's—Studies in Civics. American Book Co.	Mc.
Hinsdale's—American Government. Werner Publishing Co., Chicago.	H.
Edward Alton's—Among the Law Makers. Chas. Scribner & Sons, N. Y.	L. M.
Hand-book for Iowa Teachers. Provided by the State Department.	H. I. T.

This last book contains all that should be expected of the Summer Institute.

PART I.

Economics.

INSTITUTE ECONOMICS.

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SUBJECT MATTER.

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INSTITUTE ECONOMICS.

1. Economics or Political Economy is the science of wealth.
2. Wealth is anything that has value.
3. Value is briefly defined as power in exchange (W.p.5), also as purchasing power (L. p. 57).
4. Wealth has three essential characteristics, viz:
   1. Utility.
   2. Difficulty of attainment.
   3. Transferability.

EXERCISE.

Is wheat wealth?

Does it lack any of the three essentials of wealth?

Is health wealth?

Does it lack any essential quality of wealth?

Which of the following things are wealth and which are not?

Give reasons for your decisions.

Air Coal

Water Beauty

Snow Education

A toy sled

An ocean steamer

A pleasure yacht

Fish in the sea

Fish in the markets

Gold in the pocket of a ship-wrecked sailor in a deserted island

Gold in an undiscovered mine

A thought Time Physical Strength.

5. The value of an article depends on the
   1. Demand and
   2. Supply.

   Other things being equal, the greater the demand for an article, the greater is its value, or purchasing power.

   On the other hand, with the same demand, the value of an article *decreases* as the supply increases.

EXERCISE.

If the supply and demand are both doubled, what is the effect on the value of any article?

Is everything that is useful, valuable in the economic sense of the word?

Give examples.

If a thing is very hurtful, may it have economic value? Give example and explain.

6. We must then distinguish between the economic and the ordinary use of such words as value, utility, &c.
7. Price is value measured in money or it is money value. L. p. 63, W. p. 101, J. p. 98.
8. Political Economy is usually discussed under four heads or departments, viz:
   1. Production
   2. Distribution
   3. Exchange
   4. Consumption

PRODUCTION.

9. Production is any act or process by which the value of any article is increased, or by which an article formerly valueless comes to have value. W. p. 17.

10. Production may be briefly, and less carefully defined as the creation of value. W. p. 17.

11. The three direct agents or requisites of production are:
    1. Land
    2. Labor
    3. Capital.

12. The guardianship of Government, which facilitates production may be called an indirect agent or requisite. J Chap. XVI.

13. NOTE.—Business ability, which appears in the management of a great business concern is named by some authorities as a fourth agent of production (W. 58-59) but by many of the best writers is classed simply as a high grade of intellectual labor. (§37) L. Chap. XX.

14. No act of production is possible without involving land, labor and capital. W. p. 20, L. p. 13, J. p. 24.

15. Land (in an economic sense) comprises all natural resources, (L. p. 13) all natural agents of which use is made in the production of wealth. (W. p. 22 and J. p. 26) Examples, the soil of a farm, before it is worked, the water from a stream usable as water-power, the moving air useful to turn windmills.

16. Labor comprises all *human* efforts and sacrifices *voluntarily* directed toward the production of wealth.

EXERCISE.

(*a*) Is the work of oxen and horses (economic) labor? Explain.

(*b*) Is the effort put forth by a slave in the cotton field labor?

(*c*) Is the work of an oarsman in the regatta labor?

(*d*) Is the work of a professional ball-player labor?

W. p. 34.

17. Capital comprises all the products of previous labor devoted to the production of wealth; or capital is that part of wealth which is devoted to the production of more wealth. W. p. 60, L. p. 38, J. p. 43

EXERCISE.

Are native trees land or capital?

Are the orange-groves of Florida land or capital? Explain.

Was the guano of the Guano Islands, before discovery, land or capital?

Is the guano taken from these islands and brought to the New York market land or capital? Explain.

LAND.

18. Land, in an economic sense (§ 15), comprises only the *natural* resources. The soil, in its natural condition, is land; as it receives improvements caused by labor, it becomes capital.

19. Fences, manures and cultivation are improvements on land which must be counted as capital.

20. Value of land varies with its producing power. Richer land brings better returns when the same labor and capital are applied. This should be borne in mind, as it lies at the foundation of several important questions.

21. The same land often yields more products for greater application of labor and capital.

Thus one man with one team and set of farming implements can produce in a season crops that will pay him, say, $400. On that same farm, four men with two teams and sets of implements may produce crops bringing them as high as $600 apiece.

22. It does not, however, follow that ten men with five sets of implements can make $900 apiece. A *point is sure to be reached in the cultivation of a field where the proportional returns of labor and capital begin to fall off.* This is called the *Law of Diminishing Returns.* The law is of great importance in connection with the increase of population and may well bear further study.

Read W. Chap. V.
L. " III.

For another view of the Law of Diminishing Returns read Patton's Premises of Political Economy— Chap. VI. Pub. by J. B. Lippincott, Phila. pp. 244.

LABOR.

23. The value and efficiency of labor vary with the individual.

24. The causes of difference in efficiency of labor are five, viz:

1.	Heredity	Physical
2.	Food	
3.	Sanitary Conditions	
4.	Intelligence	Mental
5.	Hopefulness	Moral

25. Heredity affects the efficiency of labor. The Anglo-Saxon race have in their inherited strength a great advantage over the Bengalee or the Chinaman.

26. The quality of food affects the efficiency of labor. Well-fed races are better workers than ill-fed races. A half-starved man cannot do half as much work as one who has plenty of nourishing food.

This fact has an important bearing on the folly of reducing wages until the workmen cannot buy good food for themselves and their families.

27. Sanitary conditions affect the efficiency of labor. Bad ventilation, uncleanly back yards, filthy gutters, and decaying vegetation seriously affect the health and consequently the efficiency of laborers.

In connection with this fact, consider the wisdom of those employers who furnish comfortable cottages for their workmen, and the folly of those who think it no concern of theirs how miserably unhealthy the homes of their employees may be.

Both classes of employers pay practically the same wages, but the former get vigorous energetic work, while the latter only get weary efforts to overcome the debility of malaria.

28. Intelligence makes labor efficient on general principles.

An ignorant workman is stolid and unable to perceive that some little change in his method of work will bring better results.

People often expend a great deal of energy trying to lower a window because they do not understand the laws of physics well enough to grasp the sash in the middle.

29. Intelligence insures the wise application of labor in

1. Time
2. Place
3. Manner.

An intelligent farmer studies the signs of the weather in the harvest season, the fitness of the soil for the growth of various crops, and the most approved methods of draining and manuring his fields. He also plans the distribution of work among his men. Skill in this line has produced great results and de-

serves a special consideration under the head of Division of Labor.

30. Division of Labor is the giving to each of a group of workmen some particular part of work, and letting him give his whole time and strength to that.

31. When two sisters agree that one shall wash the dishes while the other wipes them, they are utilizing the principle of Division of Labor, and getting their work done more quickly and better than they could without such a plan.

Think of a number of simple examples of Division of Labor.

32. In a Bicycle Manufactory the making of the machine is divided into hundreds of separate processes, and each is assigned to a different man or group of men.

In a lock-shop may be seen long benches of men, each doing a different kind of work, each taking the partly finished lock from the man next to him, doing some little work upon it and passing it to his neighbor to do the next thing needed. These are examples of a higher class of Division of Labor.

Think of several other examples of this kind.

33. It is hardly necessary to dwell on the disadvantages of the old methods of work when each man had to make for himself everything which he needed; when the sheep were bred and raised, the wool shorn from their backs, carded and spun into yarn, woven into cloth and finally made into clothes all on the same farm and by the same family.

34. On the other hand the advantages of Division of Labor are numerous. We would call attention to five of the most important, viz:

1. The Development of Dexterity
2. Saving of Time in Apprenticeship
3. " " " in Changing Work
4. Encouragement of Inventions
5. Adaptation of Labor to Individual Fitness.

(1) If a person gives his whole attention and practice to one line of work, he will of course develop greater speed and skill in that work. This means the highest economy of labor, both quantity and quality of results being enhanced.

(2) Of course an apprentice can learn his trade in a far shorter time where the trade is thus simplified by division of labor.

(3) Anyone who has worked at a carpenter's bench knows that much time is lost in changing from one tool to another, and this loss is largely saved by division of labor.

(4) When a man confines his attention to a single branch of labor, he is apt to find some new way of doing the work better than the old way, or to invent some machine that will do more and better work than could be done before.

(5) By division of labor, many light and easy jobs are provided for those physically unable to do heavier work. This gives employment to a larger portion of the otherwise idle classes. Think of some illustrations of this.

35. The disadvantages of Division of Labor may be suggested under two heads:

1. It makes men narrow and inefficient in any work other than that in which they were employed.

2. Under division of labor, trades become complicated and when deranged the results are ruinous to some people. J. p. 41.

The two points are closely related but are really different. Think of illustrations of each.

36. The fifth element influencing the efficiency of labor is Hopefulness.

We all know how much more zest we put into our work when we see a good prospect of success. Boys realize what uphill work it is playing ball against a nine much stronger than their own.

Another illustration is the depressing influence of slavery on the working power of the colored people. The hope of earning their freedom encouraged many slaves to buy their time of their masters and yet save enough to buy their liberty.

A wise employer will pay his men enough to make them willing, cheerful workers.

37. It should be remembered that labor may be mental as well as physical. L. p. 26

CAPITAL.

38. Capital (defined in § 17) is always the result of abstinence. It is saved wealth. This is the law of capital. J. p. 45, W. p. 64, L. p. 38.

39. Capital exists in three forms:

a. Subsistence, comprising

1. Food
2. Fire
3. Clothing
4. Shelter

b. Tools

c. Materials.

EXERCISE.

Is land (in an economic sense) wealth? i. e. does it have value before labor is applied to it?

N. B. Test it by the three essentials of wealth.

What is the fundamental requisite of production?

Upon what originally must labor be expended, in order to produce wealth?

Can you think of any exception to this?

Can labor be utilized without any aid from capital?

Show that each form of capital is the product of land, labor and previously acquired capital.

Show that, *as* capital, tools may be represented by subsistence, and materials (land wrought into capital) may be represented by tools and so by subsistence.

40. Hence all capital may be represented by subsistence. W. p. 67.

41. There are two kinds of capital:
Fixed and
Circulating.

This distinction is not always easily made (W. p. 68) but in general,

42. Fixed capital is the kind which exists in durable shape, and the returns from whose production extend over considerable time. See W. p. 68.

It consists of factories, machines, tools, ships, docks, railways, &c. J. p. 43.

43. Circulating capital is the kind which fulfills the whole of its office by a single use.

It comprises clothes, fuel, food, &c. See W. p. 66.

44. Although a perfect discrimination between fixed and circulating capital is at times impossible, the terms

being relatively used; nevertheless their study is important for it involves a principle, viz:

45. The safety and prosperity of commerce demand that too much of existing wealth be not turned into fixed capital, lest there be not sufficient circulating capital to give employment to the fixed capital.

46. A violation of this principle frequently results in financial crises.

EXERCISE.

Show that this is true in the booming of new towns, in the building of railroads, &c.

DISTRIBUTION.

47. In economics, Distribution is the division of wealth among those who have had a share in producing it.

See W. p. 101.

48. We know by § 11 that the agents of production are land, labor and capital. Those who furnish these three agents and the government which, by its *protection*, enables us to produce and own wealth, should then share in its distribution. A. W. p. 408.

49. Study then this scheme of Production and Distribution.

PRODUCTION AND DISTRIBUTION.

AGENTS.	SHARER.	PORTION.
Land	Land-Owner	Rent
Labor	Laborer	Wages
Capital	Capitalist	Interest
Guardianship	Government	Taxes.

50. (1) The Land-owner is paid for the use of *Land* (natural agent) in its natural state, and his portion of the product is called rent.

51. (2) The laborer is paid for the effort or labor he exerts, and his portion is called wages. The pay of the day laborer for manual toil, the salary of the lady teacher and the fees of the lawyer for mental labor, are all *wages* in an economic sense.

52. The Capitalist is paid for the use of his capital, if it has shared in producing wealth.

For instance the day laborer who furnishes his team is paid $3.00 per diem. while another laborer is paid $1.50 for the days work.

The first laborer receives

wages $1.50 and interest on team $1.50 or $3.00

The second laborer receives only wages - - $1.50

53. The government collects taxes to pay for the protection, without which production of wealth would be interrupted and endangered by robbery. J. p. 49.

54. The question of how large a portion each sharer ought to receive is a difficult one, but in general it may be said, that the *value* of each agent in production, and therefore the share or portion in distribution is determined by the law of *supply* and *demand.*

Exceptions to this rule, whether real or apparent, must be left to more advanced study, readings for which will be indicated under the various headings.

55. Confusion of the terms rent and interest must be avoided. What we ordinarily call rent, paid for the use of a block of buildings, is, *economically, interest* on the capital invested in improvements, viz: the

buildings erected on the *land*. Give other illustrations of possible confusion.

56. There is much dispute concerning the fair distribution of wealth, and laborers and capitalists have had many and even bloody quarrels over the question.

The capitalists have been accused of combining to keep down the wages of the laborer, and until 1825 the laws of England forbade the combination of laborers to secure better wages. Since these laws were repealed, such combinations of laborers, called Trades Unions, have kept up a more or less successful contest against capitalists, usually through the means of strikes.

57. A strike is a concerted action whereby large bodies of workmen quit work at the same time, frequently when it is very bad for employers to have the work stop.

58. Such strikes are legitimate enough, but when the striking men use violence to prevent others from doing the work which they have refused to do, they are going beyond all reason, and always lose the sympa- and support of outsiders.

59. Lock-outs are the capitalists' way of striking. A lock-out consists in locking the doors of the factory and announcing that work will be discontinued till the laborers accept the terms offered by the employers.

60. Those who wish to study the question of wages and trades-unions, will do well to read the following references:

J.	Chapter	VI VIII.
W.	"	XXIII-XXV.
L.	"	XVIII-XX.
T.	"	IV and XII.
C.	pp.	67-117.

61. This question of Labor and Capital is one of the vital questions of the day and all teachers should try to keep themselves well informed on the subject.

62. Two ways of settling this vexed question have been tried with varying success, viz:

1. Productive or Industrial Co-operation and
2. Profit-sharing.

The first is a plan by which the workmen dispense with an employer, invest their own capital, carry on the business and divide the profits proportionally.

This plan seldom succeeds, ignorance, lack of experience in managing large business concerns, and a constant tendency to disagreement soon bringing ruin upon the enterprise in the majority of cases.

Profit-sharing, which is a plan to interest workmen by paying them a share ot the employer's profits, adds the elements of hopefulness and good will, and often works admirably for both parties.

63. For further study of this important subject read:

W. Chap. XXI.
L. pp. 353-378.
C. pp. 115.116.
J. Chap. IX.

64. Taxes are of various kinds as is shown by the following table

Taxes—1. Direct
- (*a*) Poll
- (*b*) Personal Property
- (*c*) Real Estate

Indirect
- (*a*) Duties
  - *a*. Ad Valorem
  - *b*. Specific
- (*b*) Excise.

65. Direct taxes are those which are laid on the parties who are intended to bear the sacrifice. J. p. 127.

Such are taxes on land or inheritances, and on incomes. T. p. 63.

66. A Poll Tax is laid upon the individual as such without regard to his wealth or poverty. It is considered by many a very unjust kind of tax.

67. A Personal Property Tax is one laid on the *movable* or personal property.

Taxes on money, notes, mortgages, stocks, bonds, carriages, watches, &c., are examples of this kind of tax.

68. A Real Estate Tax is a tax laid on real estate, i. e. on land, houses, &c.

69. Indirect taxes are those laid upon parties who expect to get the tax back again from others by raising the price of the articles taxed. Such taxes are really paid by the consumer. A merchant pays an indirect tax (a duty) on silk imported from Europe, but it is finally paid by the lady who buys the silk for a dress. J. p. 127. T. p. 63.

70. Duties or customs are taxes laid on goods imported from foreign lands.

71. Duties are of two kinds

AdValorem—where the tax is at a certain rate on the value of the article

Specific—where a fixed amount is charged for a given quantity, as so much a yard, or pound.

72. Excise is a tax laid on business or manufactures produced within the country—Excise (or Internal Revenue Tax) is usually laid on hurtful luxuries, such as whisky, tobacco, etc.

73. Tariff is a schedule of duties levied by an act of Congress on goods brought into the country from abroad, i. e., on imports.

Tarifa was the name of a town at the narrowest part of the straight of Gibraltar, where the Moors stopped all passing vessels and compelled the payment of such duties as were imposed by the lords of the place. The modern word "tariff," is supposed to be derived from the name of this town.

74. Tariff is sometimes imposed only to raise money needed for the support of the government. This is called tariff for revenue only, and is a plan of taxation advanced by those who favor Free Trade.

Absolute Free Trade, where no duties are imposed either on imports or exports, is advocated by few.

75. Tariff as a means of protecting home industries from competition with foreign producers, is called Protection.

76. The usual arguments in favor of Protection may be stated as follows;

I. The Variety of Industries.

It is well for the *independence* and *prosperity* of any nation, especially in case of war, to have a large variety of industries flourishing within its own borders.

It becomes self-reliant and more and more influential among nations under these circumstances.

II. This variety of industries affords fields of labor for a larger proportion of its population, employing the weak as well as the strong.

III. New industries would often be established

and become prosperous, if they were, at the outstart, protected from the competition of well established producers in other and older countries.

John Stewart Mill, one of the world's greatest scholars and himself a free-trader, said: "The superiority of one country over another in a branch of industry often *arises only from its having begun sooner.*" He also said at another time: "I do not say that if I were an American, I should not be a Protectionist."

IV. History proves that Protection has been a good thing. The poverty stricken farmers of Maine became prosperous as manufacturers and producers under Protection. And even in England, "the three greatest industries owe their existence to Protection."

This is also true in every great European industry which is now fighting for the world's markets.

T. p. 96-97.

The period in U. S. history, during which the theory of Protection has been enforced by the government, has been full of prosperity and growth in trade and commerce.

77. Some of the arguments for free trade are as follows:

I. Protection puts an artificial price on commodities, violates the natural right to buy where one can buy the cheapest, and favors the producer at the expense of the consumer.

II. Protection fosters monopolies, the protection not being removed after the industries are old and well established.

III. Free trade fosters self-reliance and produces healthy growth of Industries.

IV. Protection encourages unwise attempts to start industries that are not suited to the people or climate.

There are many arguments on either side but our limits prevent further discussion.

Students desiring to investigate further, should read both sides of the question. There is a good discussion of the subject in the International Cyclopaedia under the article Tariff.

Read also T. Chap. XI., W. Chap. XVI and XXVI., L. Chap. XXVI.

78. Direct taxation is the ordinary method of raising revenue for the state and local expenses, but direct taxation by the federal government has always been feared, and the Constitution of the U. S. requires that direct taxes shall be distributed among the states according to population. That is, if the federal government wished to raise $357,000,000 by direct taxation, Iowa's share will be $11,000,000, since Iowa's representatives (appointed according to population) comprise 11 out of 357 of members of the lower house of Congress.

79. The Income Tax, consisting of two percent on all incomes exceeding $4,000, was a very unsuccessful attempt to force the wealthy to do their share in the support of the government, and was lately declared unconstitutional—being a direct tax and *not apportioned* among the states *according to population.*

Read T. p. 70, also Current History Vol. 4 p. 537, and Vol. 5 pp. 272-283.

80. The advantages of indirect taxation lie in the fact that, if the taxes are laid, as in the internal revenue tax, on whisky, tobacco and other hurtful or needless luxuries, burdensome taxation may be avoided by the *poor*, simply by denying themselves these luxuries, and the expenses of the government will be borne by the wealthy classes who, under direct taxation, always pay less than their proportion.

The indirect tax is always less objected to by the people, because they pay it in purchasing the things they wish, and do not realize that they are paying taxes.

If the half billion dollars, needed each year by the federal government, were collected by direct tax we should have an insurrection as wide-spread as our territory.

81. The dangers of indirect taxation lie in this same fact, for the legislative body is tempted to lay a tax on the people larger and less wisely distributed than if the people realized how heavily they were being taxed.

Read L. Chap. XXIV., J. Chap. XVI.

EXCHANGE.

82. Mr. Jevons describes Exchange as "giving what we do not want in return for what we do want."

In still briefer form we may speak of exchange as "trade."

83. There are three instruments of exchange
    1. Barter
    2. Money
    3. Credit.

84. Barter is the simple exchange of one commodity for

another. When boys swap a jack-knife for a bow-and-arrow, when Indians trade furs for rifles, they afford examples of Barter.

85. It will easily be seen that Barter is full of difficulties

(*a*) If the Indian *possesses* furs and *wants* a rifle, he must find some one who *possesses* a rifle and *wants* furs, or he cannot make the trade. Dozens of people may possess the rifle but not want the furs, or want the furs without possessing the rifle. The *wants* and *possessions* must *coincide.* This *double coincidence* of *wants and possessions* is one of the chief difficulties of barter.

(*b*) Again comes the *difficulty of making change.* If two knives are worth one bow-and-arrow, and I wish only one knife, how shall we make the change?

(*c*) Still again, we know that two knives are worth one bow-and-arrow, three knives are worth two blankets, and seven blankets are worth one gun. I am skilled in making bows and arrows, and I want a gun; how shall I know the value of a gun in bows and arrows? It is like comparing the fractions $\frac{3}{4}$, $\frac{7}{9}$ and $\frac{4}{5}$ when we have to reduce to a common denominator. So in the trade we have to solve a rather troublesome problem. If people would only express the value of blankets, guns, knives, etc., in one thing (a common denominator of values) say in bow and arrows, all would be well.

86. The need of something to provide for

1. The double coincidence of wants and possessions
2. The awkwardness of making change
3. The common denominator of values

gave rise to the early experiments in what

has been called the *medium* of exchange and the *measure* of values, viz: money.

87. In early stages of trade, many different substances were used as *money*, viz: wheat, oxen, tobacco, wampum, cubes of pressed tea, &c. Metals were early used, and of late years gold and silver have been universally used for money.

88. Some of the essential characters of money are:

1. Market value
2. Indestructibility
3. Divisiblity
4. Steadiness of value.

EXERCISE.

Which one of these characteristics is lacking in wheat, cubes of tea, tobacco, oxen, rice, wampum, paper money.

Think of other things that have been used as money and test them by the three *functions* of money (§86) or the four essentials of money (§88).

89. The third instrument of exchange is credit.

Credit is an indirect means of exchange which has no value in itself but has to be *redeemed*.

All the value of credit *depends* on the probability of its redemption.

This is an important truth and should not be forgotten.

90. There are two forms of credit

1. Book-accounts
2. Credit paper.

Every one is familiar with Book-accounts, i.e., accounts with the grocer, the butcher, the bookstore, etc.

Credit paper includes all kinds of written agreements to

pay—and as said before, their value in *exchange* depends entirely on the probability of their being redeemed in something having real utility, intrinsic value. (See §§ 2-6)

91. Money is often spoken of as metal money and paper money—but many of the best thinkers claim that paper money is only credit.

EXERCISE.

Test paper money by the functions of money—and by the four essentials of money.

Does the value of paper money depend at all on the probability of its being redeemed in something else; say gold or silver?

How then does it compare with credit paper?

Read Chapter XXVI in Macy's Our Government.

92. There is a great dispute going on at present as to whether money should be made of one metal, gold, or whether both gold and silver should be coined as money at a fixed ratio of value. The bi-metallists claim that by legally fixing the value of gold as 16 to 1, sixteen oz. of silver being equal to one of gold, and making the silver coins sixteen times as heavy as the gold coins of the same value, a constant ratio can be maintained between these metals and many great advantages will follow.

93. The mono-metallists claim that value is a matter of supply and demand and cannot be determined by the government.

They quote Gresham's Law, that the poor money always drives the good money out of circulation, and show by history that this has always been true, and there-

fore that we should use only one metal, gold, for money, and make all our silver money only token money, like the English silver money, receivable in payment of debts only in limited amounts.

The question is too large for discussion here but a table of American coinage will be given and an exercise on the same to bring out the leading facts of the coinage laws of the United States.

95. Legal Tender is that currency, or money, which the law authorizes a debtor to tender, and requires a creditor to receive. Webster's International Dictionary.

96. As the result of investigation and recommendations by Jefferson and Hamilton, resolutions were passed by the continental congress iu 1785 and 1786 which led to the coinage laws of 1792. The changes in the coinage of the United States since then are recorded in the following table.

Tabular Outline of Coinage Laws of United States.

BY L. W. PARISH, M. A., IOWA STATE NORMAL SCHOOL.

	The Unit.	SILVER DOLLAR. PURE.	STANDARD.	RATIO OF SILVER TO ALLOY.	GOLD EAGLE. PURE.	STANDARD	RATIO OF GOLD TO ALLOY.	RATIO OF SILVER TO GOLD. IN MONEY	IN MARKET.
1785	Silver Dollar.								
1792	Silver Dollar.	371.25 gr.	416. gr.		247.5 gr.	270 gr.	11 : 1	15 : 1	15.17 : 1
1834		371.25 gr.	412.5 gr.	9 : 1	232 gr.	258 gr.	C. L. p. 19.		15.73 : 1
1837				9 : 1	232.2 gr.	258 gr.	9 : 1	15.988 : 1	15.83 : 1
		Fractional silver currency legal tender in any amount. C. L. p. 19.							
1849		Authorized coinage of gold dollars and double eagles. C. L. p. 25.							
1853		Fractional Silver reduced to 385.8 gr. Standard to the dollar to keep it in the country. C. L. p. 27.							15.33 : 1
1873	Gold Dollar.	Silver dollar dropped from coinage. Trade dollar for Chinese trade, not legal tender. C. L. p. 63 and p. 88. Fractional silver currency, legal tender in sums of five dollars. C. L. p. 59.							15.92 : 1
1878		Bland-Allison Act, restores silver dollars as legal tender. C. L. p. 74. Purchase of $2,000,000 to $4,000,000 a month. C. L. p. 64.							17.94 : 1
1879		Fractional silver currency legal tender in sums of ten dollars. C. L. p. 68.							
1890		Sherman Act. Purchase of 4,500,000 oz. a month. C. L. p. 70.							19.76 : 1
1893		Purchasing clause of Sherman Act repealed. C. L. p. 77.							26.49 : 1
1894									32.56 : 1

References to "Coinage Laws of United States."

EXERCISE ON § 96.

What was the unit of money by the law of 1792?

How many grains of pure silver in that unit?

Has the amount of pure silver in the silver dollar ever been changed?

What was the ratio of pure silver to alloy in the dollar of 1792; in the dollar of 1834? of today?

What was the ratio of pure gold to alloy in the gold coins of 1792? of 1837?

Was gold more valuable in the market or as money from 1792-1834?

What was done to the gold eagle to bring it nearer to market value in 1834?

How long was fractional silver legal tender?

When was the gold dollar first coined?

Which was worth more in the market between 1837 and 1873, gold or silver money?

What effect had the act of 1873 on silver?

Has it ever been restored to coinage?

Has its legal tender quality ever been restored?

For what amounts is fractional silver now legal tender?

97. The political money (W. p. 145) or paper money issued by the government, at present comprises

1. United States Treasury notes (Greenbacks) which are promises to pay, and are Legal Tender for all debts public and private except Duties and Interest on the public debt. They are Credit Paper.

2. Silver and Gold certificates, which are certificates of deposit of so much silver or gold in the U. S. Treasury. They are not legal tender but are receivable in payment of *government dues* of all kinds.

98. National Bank notes are not strictly U. S. money.

They are the promissory notes of the National Banks and are secured by the deposit of U. S. bonds in the U. S. Treasury.

They too are only credit paper.

99. Very interesting descriptions of the money of the United States may be found in the Andrew's Manual of the Constitution pp. 95-107, and Hinsdale's American Government pp. 199-211.

CONSUMPTION.

100. Consumption (in economics) includes all processes by which wealth is destroyed. Amasa Walker defines it (p. 391) as "the use of wealth."

Consumption has been divided into

1. Natural
2. Accidental
3. Immaterial or Notional Consumption.

1. Natural consumption includes destruction by decay, depredation of rats and other vermin, etc.

2. Accidental consumption includes such losses as those by fire, railway collisions, &c.

3. Notional consumption includes the decline of value through lapse of time or change of fashion.

We shall not investigate this subject, but leave it for your later study.

A very suggestive analysis of Consumption is

1. Productive Consumption
2. Non-productive "

1. Productive consumption is such a use of wealth as results in the increase of value

This occurs when wealth of any kind is used in

(1) furnishing food, shelter or clothing

(2) providing material for manufacturers

(3) making tools.

2. Non-productive consumption is

(1) such a use of wealth as affords pleasure without bringing any returns in the way of more wealth.

(2) such as is a dead loss, bringing disappointment or pain instead of pleasure

EXERCISE.

Is accidental consumption productive or non-productive?

Give an example.

Is such consumption advantageous to society?

Non-productive consumption for pleasure is called luxurous consumption.

Can you give arguments for and against this kind of consumption?

Give several examples of notional consumption.

Is notional consumption productive or non-productive?

Give examples, and explain.

PART II.

Civics.

The Civics here given is merely an outline, and should be supplemented by the use of the Hand-book for Iowa Teachers, furnished by the Superintendent of Public Instruction.

L. W. P.

INSTITUTE CIVICS.

THE UNITED STATES GOVERNMENT.

CONSTITUTION.

The United States Constitution was

Proposed by a Constitutional Convention held in 1887, as a substitute for the Articles of Confederation.

It was Ratified by the necessary number of States (⅔, or 9 States.)

And the first Congress assembled April 6, 1789.

North Carolina ratified in Nov. 1789.

Rhode Island ratified in May, 1790.

AMENDING THE U. S. CONSTITUTION.

Amendments

May be Proposed	May be Ratified
1. By a ⅔ vote of each House in Congress.	1. By a majority vote in ¾ of the States Legislatures, or
2. By a majority vote in a National Convention called by Congress on the *demand* of ⅔ of the State Legislatures.	2. By a majority vote in ¾ of the State Conventions called for that purpose, *if Congress so orders.*

Amendments *proposed* in either of the two ways may be *ratified* in either of the two ways mentioned, as Congress sees fit.

This makes *four ways* of amending the Constitution of the United States.

All the fifteen amendments have been proposed by Congress and ratified by the State Legislatures.

Other amendments have been proposed but failed to be ratified.

A State's ratification of an amendment cannot be recalled after being reported to the Secretary of State.

DEPARTMENTS OF GOVERNMENT.

The Government of the United States comprises three Departments.

1. The Legislative or Law-Making Body.
   - (*a*) Senate.
   - (*b*) House of Representatives.
2. The Executive or Law-Executing Body.
3. The Judicial or Law-Interpreting Body.

LEGISLATIVE POWER OF NATION AND STATE COMPARED.

Congress has *only* such powers as are *granted* in the Constitution of the United States.

See M. p. 48,
U. S. Con. Amend. X.

The State Legislature has *all legislative powers not prohibited* by its own constitution or by

The Supreme Law of the Land, viz . . . . . { 1. U. S. Constitution. 2. U. S. Statutes. 3. U. S. Treaties.

See McClain's Code of 1888, p. 1818.

The U. S. Constitution is the *Fundamental* Law, and all Statutes and Treaties must be consistent with it.

THE CABINET.

The President's Cabinet, or the heads of the Departments, are appointed by the President with the consent of Congress, and may be discharged without that consent.

They comprise the

1. Secretary of **S**tate.
2. Secretary of **T**reasury.
3. Secretary of **W**ar.
4. **A**ttorney General.
5. **P**ostmaster General.
6. Secretary of **N**avy.
7. Secretary of **I**nterior.
8. Secretary of **A**griculture.

This list of officers is easily remembered by their initial letters which spell St. Wapnia.

In case of the death or inability of both President and Vice President, the members of the Cabinet in the above order, succeed to the office, *for the rest of that administration.*

Comparative View of United States Government.

	PRESIDENT.	VICE-PRESIDENT.	SENATE.	HOUSE OF REPRESENTATIVES.
Number,—Absolute..	1	1	90	357
—Relative...			2 from each State.	1 to 173,901 population
Qualifications,—Age.	35 years.	35 years.	30 years.	25 years.
—Citizenship..	In U. S. natural born.	In U. S. natural born.	In United States.	In United States.
Residence...	14 years in U. S.	14 years in U. S.	9 plus 5 years in U. S.	7 plus 5 years in U. S.
—Inhabitancy			In State when elected.	In State when elected.
Disqualifications.....	1. Continuing to hold any other office under the United States government. 2. Previous breaking of oath of office under the U. S. or State Government.			
Term of Service	4 years.	4 years.	6 years.	2 years.
Term Begins when...	March 4, every other odd year.		March 4, in odd years.	March 4, in odd years.
How Chosen.....	By Electoral College.	By Electoral College.	By State Legislature.	By people of his district.
How Removed.....	By impeachment.	By impeachment.	By ⅔ vote of the Senate.	By ⅔ vote of the House.
Salary	$50,000	$8000	$5000	$5000
Powers and Duties in general	1. Message of advice to Congress. 2. Pardoning in criminal cases. 3. Commander-in-chief of U. S. armies. 4. Veto on legislation. 5. Appointing civil and military officers. 6. Making treaties, and Senate confirming. 7. Executing laws.	1. President of the Senate. 2. Acts as President in case of temporary disability of that person. 3. Succeeds to the presidency in case of the death or removal of the President during the time for which he was elected.	LEGISLATIVE: 1. Makes rules for the Senate. JOINTLY: 2. Consider and pass bills which are proposed for laws. These bills must pass both Houses of Congress and be signed by the President or reconsidered after his veto, and passed with a ⅔ vote by both Houses. They then become U. S. laws. Bills for revenue and appropriations must originate with the lower House. JUDICIAL: Each tries its own members for breach of its own rules. Senate tries all cases of impeachment. EXECUTIVE: Confirms appointments. ELECTIVE: Each House chooses its own officers. Chooses Vice-Pres. when Electoral College fails.	Legislative: 1. Makes rules for the House. House prepares articles of impeachment. Chooses President when the Electoral College fails.

JUDICIAL DEPARTMENT.

The United States Courts comprise

1. The Supreme Court,—Chief Justice and 8 Associates.
   Sitting at Washington.
2. Nine Circuit Courts of Appeals.
   Sitting in the Nine Circuits.
3. Nine Circuit Courts.
   Sitting in the Nine Circuits.
4. Sixty-seven or more District Courts.
   Sitting in the Various Districts.
5. Court of Claims.
   Sitting at Washington.

Jurisdiction of United States Courts.

References—Const. Art. III, II, and U. S. Statutes Act March 3, '91.
Abbreviations—O, Original Jurisdiction.
A, Appellate "

		Supreme Court.	Appellate Court.	Circuit Court.	District Court.	Court of Claims.
1.	Cases in Law and Equity..... under Constitution / Laws and / Treaties of U. S.	A	A			
2.	Cases Affecting Ambassadors and other Public Ministers.....	O A				
3.	Cases of Admiralty / Maritime Jurisdiction.....		A		O	
4.	Cases where the U. S. is a party.....	A	A			O
5.	Controversies between States.....	O A				
6.	" " a State (as plaintiff XI Amend.). and citizens of other states...	O A				
7.	" " citizens of different States.....		A	O	O	
8.	" " " " same state claiming land under grants from different States.....	A		O	O	
9.	" " a state and a foreign state.....	O A				
10.	" " a citizen and " "		A			
11.	" " a state and subject of a foreign state	O A				
12.	" " a citizen and a subject of a foreign state.....		A			

NATURALIZATION.

Congress may establish a uniform rule of naturalization.

U. S. Const. Art. I., VIII, 4.

Naturalization is the process of giving to an alien the rights and privileges of a native citizen.

The present laws concerning Naturalization require

1. Five years continuous residence in the United States.
2. Two sets of papers to be taken out.
   - (*a*) First papers declaring intention of becoming a citizen.
   - (*b*) Second papers, *two years later*, renouncing allegiance to other counties and swearing allegiance to the United States.

IOWA GOVERNMENT.

HISTORICAL.

Organized as a Territory in 1838.

Admitted as a State in 1846.

First Constitution in 1846.

First Capital, Iowa City.

Unsuccessful attempt to locate Capital at Monroe, in Jasper County.

Change of Capital to Des Moines—

By act of General Assembly in 1855.

By proclamation of Governor in 1857.

Second Constitution in 1857.

AMENDMENTS TO THE STATE CONSTITUTION.

Proposed by either house.

Agreed to by *absolute* majority of each house.

Published three months before election of next General Assembly.

Passed by majority of next General Assembly.

Submitted to popular vote.

If supported by a majority of votes cast it becomes a part of the Constitution.

Outline of Study of Township Government.

OFFICERS.	NUMBER.	HOW CHOSEN.	WHEN CHOSEN.	TERM.	BOND.	PAY.	DUTIES.
LEGISLATIVE AND EXECUTIVE.....							
Trustees.....	3	Popul'r vote	General election, one each year.	3 years		Per diem, Fees.	1. Elections. 2. Taxes. 3. Health. 4. Poor. 5. Fences, etc. 6. Cemeteries.
Clerk..... (and treasurer)	1	Popul'r vote	General election.	2 years		Per diem. Perc'tage, Fees	Treasurer of Township. Clerk of Board of Trustees. " " Elections. " " Tp. Board of Health. Post financial statement. " notice of elections. Make returns of election to county Auditor.
Road Supervisors.....	1 to road district.	Popul'r vote of dist.	General election.	2 years		Per diem.	Care of roads in district. Collect road tax.
Assessor.	1	Popul'r vote	General election.	2 years		Per diem.	List property } 2 books. Assess " } List militia.
Tp. Collectors..	1 to each tp.	Popul'r vote	General election.			Perc'tage.	Collection of taxes in Township.
Constables.....	2 plus.	Popul'r vote	General election.	2 years		Fees.	Peace officers.
Board Direct'rs	1 to sub-dist	Popul'r vote	1st Monday in Mar.	1 year.			Ministerial officer of J. P. court.
JUDICIAL.							
Justices of the Peace.	2 plus.	Popul'r vote	General election.	2 years		Fees.	Criminal cases, 30 days. $100 fines. Civil cases, $100 involved. $300 cons't both parties.

Outline Study of County Government.

OFFICERS.	NUMBER.	HOW CHOSEN.	WHEN CHOSEN.	TERM SERV'E.	BOND.	PAY.	DUTIES.
LEGISLATIVE AND EXECUTIVE.							Finance.
Supervisors	3, 5, or 7.	Pop. Vote.	General Election.	3 yrs.	No bond.	Per diem & mileage.	Elections. Taxes. Poor.
Auditor	1	"	" even yrs.	2 yrs.	$5000 or more.	Salary.	Clerk of Board of Supervisors. Signs all Warrants on Treasury.
Treasurer.....	1	"	" odd yrs.	2 yrs.	$5000 or more.	Salary.	Keeps duplicate ac't of Finances Keeps money and acc'ts of Co. Collects Taxes.
Co. Attorney.....	1	"	" even yrs.	2 yrs.	$5000 or more.	Salary.	Represents Co. in supreme court when necessary. Legal adviser of Co. officers. Appears for state in prosecution of criminals.
Recorder.....	1	"	" even yrs.	2 yrs.	Bond fixed by Supervisors.	Fees.	Keeps record of real property mortgages.
Clerk of Court..	1	"	" even yrs.	4 yrs.	$5000 or more.	Salary.	Records of Co'rt, Judgments, etc
Sheriff.....	1	"	" odd yrs.	2 yrs.	$5000 or more.	Salary and Fees,	Peace officer.
Coroner	1	"	" odd yrs.	2 yrs.	Bond fixed by Supervisors.	Fees.	Investigates suspicious cases of death.
(Notaries Pub.).	Indefinite	App. by Gov.	July 4, '94, '97, etc.	3 yrs.	$500.	Fees.	Guarantees by his seal the signature of papers of importance
Surveyor.....	1	Pop. Vote.	General Election.	2 yrs.		Fees and per diem.	Fixes section lines and locates property.
EDUCATIONAL. Supt. Schools ...	1	"	" odd yrs.	2 yrs.	Fixed by Supervisors.	Per diem.	Examination of teachers and visiting of schools.
Bd. on Uniform Texts.....	5, 7, or 9.	Supervisors	Auditor and	Supt.	Supt. ex-officio	Ch'rm'n.	Selects text-books for county uniformity.
JUDICIAL. District Court...	1—4 in a district.	Pop. Vote.	General Election.	4 yrs.		$2500	Supervision of lower courts Criminal, Civil, Law, Equity, Probate: Appeal from Justice of Peace in all cases over $25. Original jurisdiction in Civil cases over $100; Criminal cases over $100 and 30 days imprisonment.

Outline Study of Iowa State Government.

	GOVERNOR.	LIEUTENANT GOVERNOR.	SENATORS.	REPRESENTATIVES.
Absolute Number	1	1	50	100
Relative "			Not over ⅓ or less ⅓ of number of Representatives.	
Salary	$3000 plus $500	$1100	$550	$550
Requirements				
Age	30 yrs.	30 yrs.	25 yrs.	21 yrs.
Citizenship	United States	United States	United States.	United States.
Residence in State,	2 years just preceding election.		1 year just preceding.	1 year just preceding.
In District or County			60 days.	60 days.
Sex			Male.	Male.
Term of Service	2 years,	2 years.	4 years.	2 years.
Contingency	Till their successors are elected and qualified.			
Begins	Second Monday in January after election.		First day of January after election.	
Leading duties	Execution of Laws. Message. Pardon. Signature or Veto. Command of Militia.	Presides over Senate. Acts as Governor when the latter is incapacitated.	With the House Makes Laws. Tries cases of impeachment.	With aid of Senate makes Laws. Prepares articles of Impeachment.

COMPARATIVE VIEW OF IOWA GOVERNMENT.

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By L. W. PARISH, A. M., Iowa State Normal School.

1896.

DEPARTMENT.	STATE.	COUNTY.	TOWNSHIP.	INCORPORATED TOWN.	CITY OF SECOND-CLASS.	CITY OF FIRST-CLASS.
Legislative	Gen'l Assembly. Senate, House of Rep.	Board of Supervisors. 3, 5, or 7.	3 Trustees.	Mayor and Council of 6.	Mayor (?) and Council— 2 to Each Ward.	Council, 1 to Each Ward, and 2 at Large.
Executive. Ex-Com.	Governor	Supervisors.	Trustees.	Mayor and Council.	Mayor and Council.	Mayor and Council.
Ex-Com.	Secretary					
Ex-Com.	Auditor	Auditor.	Clerk.	Recorder.	(Clerk by C.)	Clerk or Adtr
Ex-Com.	Treasurer	Treasurer.	Clerk acts as Treas.	(Treas. by C.)	Treasurer.	Treasurer.
	Attorney Gen.	County Atty.		Solicitor. ?	Solicitor.	Solicitor.
		Recorder.				
		Clerk of Court				
		Sheriff.	Constables.	(M'rsh'l by M)	(M'rsh'l by M)	(M'rsh'l by M)
		Coroner.				
		(Notaries Pub) by Governor				
			Assessor.	Assessor.	Assessor.	Assessors.
			Twp. Tax Collectors. ?			
	3 R. R. Com'rs *		Road Supervisors.	(M'rsh'l ? by C)	(Str. Commissioner by C.)	(Str. Commissioner by C.)
		Surveyor.				Civil Engine'r
	Sup't Pub. Ins.	County Sup't		(Prin. Sch'ls) by B'd Dir.	(Sup't Sch'ls) by B'd Dir.	(Sup't Sch'ls) by B'd Dir.
Education.	B'd Ed'n'l Ex.	B'd on Unif'm Text Books.	Board of Directors.	Board of Directors.	Board of Directors.	Board of Directors.
Equalizat'n of Taxes.	Exec. Council	Supervisors.	Trustees.	Council.	Council.	Council.
Election Returns.	Exec. Council	Supervisors.	Trustees.	Council.	Council.	Council.
Health.	(State B'd of Health.)		Trustees.	Council.	Council.	Council.
Poor.		Supervisors.	Trustees.			
Judicial.	Supreme C'rt. 6 Judges.	19 District C'ts in the State.	2 Justices of the Peace.	Justice of P'ce. Mayor's Court	Justice of P'ce Mayor's Court or Superior Co'rt Optional if 7000 populat'n	Justice of P'ce Police Court. Superior Co'rt Optional

REMARKS.

Brackets ( ) enclosing the name of an office indicates that it is an appointive office. The appointing power is indicated by abbreviations, thus: (Clerk by C) means, a clerk is appointed by the council.

An interrogation point after the name of an office indicates that it may or occasionally does exist, thus: (Marshal ? by C) means that a street commissioner may be appointed by the Council, and that the Marshal is sometimes authorized to act in that capacity.

* Fish Commission, Dairy Commission, etc., are State officials not analogous to any in County, etc.

THE EXECUTIVE COUNCIL.

1. A Board of Equalization of Taxes between Counties.
2. A State Board for Canvassing Election Returns from Counties.
3. A Business Board for certain affairs connected with the Capitol and State Officers.

They comprise

1. The Governor.
2. The Secretary of State.
3. The Treasurer.
4. The Auditor.

Any three constitute a quorum for business.

THE COURTS OF IOWA.

1. The Supreme Court of six Judges.
   The senior judge is Chief Justice.
   Term of service, 6 years.
2. Nineteen District Courts comprising from one to four judges each. Term of service. 4 years.
3. The Justice Court of the township.
4. The Mayor's Court of the city or town.
5. The Police Court of the larger cities.
6. The Superior Court of cities of 7,000 population.

CITIES CLASSIFIED.

Cities of the First Class comprise those of 15,000 population or over.

Cities of the Second Class comprise those of more than 2,000 and less than 15,000 population.

Towns of less than 2,000 population may incorporate if, on petition of 25 voters, an election is held on the question, and a majority of the votes cast favor incorporation.

RIGHT OF SUFFRAGE.

Male citizens of the United States

Resident in State 6 months } next preceding election are
In County 60 days } entitled to vote.

Art. II., Sec. 1, Constitution.

Idiots,

Insane, and

Those *convicted* of infamous crimes

are deprived of the right of suffrage.

An infamous crime is a state's prison offense.

Suffrage may be restored by the Governor.

§ 6209 Code of Iowa.

Chandler p. 177.

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